



FORM - IA
 [SEC Rule 8(1) (ccc)]
CUSTOMER ACCOUNT INFORMATION FORM

Customer Code : _____

Account Type Cash () Margin () Special Remarks () (If any) : _____

Name of the Customer

(i) (1st applicant) _____

(ii) (2nd applicant) _____

Father's /Husband's/CEO's (In case of firm or Company) Name:

(i) (1st applicant) _____

(ii) (2nd applicant) _____

Mother's Name: (i) (1st applicant) _____

(ii) (2nd applicant) _____

Date of Birth

Sex

National ID No

Nationality

(i) (1st applicant) _____ Male Female _____

(ii) (2nd applicant) _____ Male Female _____

Present Address:

(i) (1st applicant) _____

(ii) (2nd applicant) _____

Telephone & Mobile _____

Permanent Address:

(1st applicant) _____

(ii) (2nd applicant) _____

Telephone & Mobile _____

Name with address of the authorised person (POA) of the Customer (If applicable) _____

Officer or Director of any Stock Exchange/Listed Company? Yes No

If yes, name of the Stock Exchange/Listed company: _____

Name & Address of the Person introducing the customer (If any): _____

Special Instruction (If any): _____

 Signature & Date of the Authorised person of the customer (If any) _____ Date _____

 Signature & Date of the person introducing the Customer _____ Date _____

(i) _____ (ii) _____
 Signature of (1st applicant) Signature of (2nd applicant) Date _____

 Signature of Member/Director/General Manager or Manager accepting the account. _____ Date _____



vibrant in capital market
FIRST CAPITAL
Securities Limited
Stock Broker & Stock Dealer of DSE & CSE

Dear Sir,

Please open a Depository account (BO Account) in my/our names(s) on the terms and conditions set out below. In consideration of **FIRST CAPITAL SECURITIES LIMITED** (the "CDBL Participant") opening the account providing depository account facilities to me/us, I/we have signed the BO Account Opening Form as a token of acceptance of the terms and conditions set out below.

1. I/we agree to be bound by The Depositories Act, 1999, Depositories Regulations, 2000, The Depository (User) Regulations 2003, and abide by the Bye Laws and Operating Instructions issued from time to time by CDBL.
2. CDBL shall allocate a unique identification number to me/us (Account Holder BO ID) for the CDBL Participant to maintain a separate Account for me/us, unless the I/we instructs the CDBL Participant to keep the securities in an Omnibus Account of the CDBL Participant. The CDBL Participant shall however ensure that my/our securities shall not be mixed with the CDBL Participant's own securities.
3. I/we agree to pay such fees, charges and deposits to the CDBL Participant, as may be mutually agreed upon, for the purpose of opening and maintaining my/our account, for carrying out the instructions and for rendering such other services as are incidental or consequential to my/our holding securities in and transacting through the said depository account with the CDBL Participant.
4. I/we shall be responsible for:
 - (a) The veracity of all statements and particulars set out in the account opening form, supporting or accompanying documents;
 - (b) The authenticity and genuineness of all certificates and/or documents submitted to the CDBL Participant along with or in support of the account opening form or subsequently for dematerialization;
 - (c) Title to the securities submitted to the CDBL Participant from time to time for dematerialization;
 - (d) Ensuring at all times that the securities to the credit of my/our account are sufficient to meet the instructions issued to the CDBL Participant for effecting any transaction / transfer;
 - (e) Informing the CDBL Participant at the earliest of any changes in my/our account particulars such as address, bank details, status, authorizations, mandates, nomination, signature, etc.;
 - (f) Furnishing accurate identification details whilst subscribing to any issue of securities.
5. I/we shall notify the CDBL Participant of any change in the particulars set out in the application form submitted to the CDBL Participant at the time of opening the account or furnished to the CDBL Participant from time to time at the earliest. The CDBL Participant shall not be liable or responsible for any loss that may be caused to me/us by reason of my/our failure to intimate such change to the CDBL Participant at the earliest.
6. Where I/we have executed a BO Account Nomination Form
 - a) In the event of my/our death, the nominee shall receive/draw the securities held in my/our account
 - b) In the event, the nominee so authorised remains a minor at the time of my/our death, the legal guardian is authorised to receive/draw the securities held in my/our account.
 - c) The nominee so authorised, shall be entitled to all my/our account to the exclusion of all other persons i.e., my/our heirs, executors and administrators and all other persons claiming through or under me/us and delivery of securities to the nominee in pursuance of this authority shall be binding on all other persons.
7. I/we may at any time call upon the CDBL Participant to close my/our account with the CDBL Participant provided no instructions remain pending or unexecuted and no fees or charges remain payable by me/us to the CDBL Participant. In such event I/we may close my/our account by executing the Account Closing Form if no balances are standing to my/our credit in the account. In case any balances of securities exist in the account the account may be closed by me/us in one of the following ways:

- (a) By rematerialization of all existing balances in my/our account;
- (b) By transfer of all existing balances in my/our account to one or more of my/our other account(s) held with any other CDBL Participant(s);
- (c) By rematerialization of a part of the existing balances in my/our account and by transferring the rest to one or more of my /our other account(s) with any other CDBL Participant(s);

8. CDBL Participant covenants that it shall

- a) act only on the instructions or mandate of the Account Holder or that of such person(s) as may have been duly authorized by the Account Holder in that behalf .
- b) not effect any debit or credit to and from the account of the Account Holder without appropriate instructions from the Account Holder.
- c) maintain adequate audit trail of the execution of the instructions of the Account Holder.
- d) not honour or act upon any instructions for effecting any debit to the account of the Account Holder in respect of any securities unless:
 - (i) Such instructions are issued by the Account Holder under his signature or that of his/its constituted attorney duly authorized in that behalf;
 - (ii) The CDBL Participant is satisfied that the signature of the Account Holder under which instructions are issued matches with the specimen of the Account Holder or his / its constituted attorney available on the records of the CDBL Participant;
 - (iii) The balance of clear securities available in the Account Holder's account are sufficient to honour the Account Holder's instructions.
- e) furnish to the Account Holder a statement of account at the end of every month if there has been even a single entry or transaction during that month, and in any event once at the end of each financial year. The CDBL Participant shall furnish such statements at such shorter periods as may be required by the Account Holder on payment of such charges by the Account Holder as may be specified by the CDBL Participant. The Account Holder shall scrutinize every statement of account received from the CDBL Participant for the accuracy and veracity thereof and shall promptly bring to the notice of the CDBL Participant any mistakes, inaccuracies or discrepancies in such statements.
- f) promptly attend to all grievances / complaints of the Account Holder and shall resolve all such grievances / complaints as it relate to matters exclusively within the domain of the CDBL Participant within one month of the same being brought to the notice of the CDBL Participant and shall forthwith forward to and follow up with CDBL all other grievances / complaints of the Account Holder on the same being brought to the notice of the CDBL Participant and shall endeavour to resolve the same at the earliest.

9. The CDBL Participant shall be entitled to terminate the account relationship in the event of the Account Holder:

- (a) Failing to pay the fees or charges as may be mutually agreed upon within a period of one month from the date of demand made in that behalf;
- (b) Submitting for dematerialization any certificates or other documents of title which are forged, fabricated, counterfeit or stolen or have been obtained by forgery or the transfer whereof is restrained or prohibited by any direction, order or decree of any court or the Securities and Exchange Commission;
- (c) Commits or participates in any fraud or other act of moral turpitude in his / its dealings with the CDBL Participant;
- (d) Otherwise misconducts himself in any manner.

10. Declaration and Signature

I/we hereby acknowledge that I/we have read and understood the aforesaid terms and conditions for operating Depository Account (BO Account) with CDBL Participant and agree to comply with them.

Applicants	Name of applicants / Authorized signatories in case of Ltd Co.	Signature with date
First Applicant		
Second Applicant		
3rd Signatory (Ltd Co. only)		

4. Photograph of Power of Attorney Holder

Please paste
recent passport
size Photograph

(POA Holder)

5. DECLARATION

The rules and regulations of the Depository and CDBL Participant pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/We also declare that the particulars given by me/us are true to the best of my/our knowledge as on the date of making such application. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will render my/our account liable for termination and further action.

Applicants	Name of applicants / Authorized signatories in case of ltd Co.	Signature with date
POA Holder		
First Applicant		
Second Applicant		
3rd Signatory (Ltd Co. only)		



BO Account Nomination Form

CDBL Bye Laws

Form 23

Please complete all details in CAPITAL letters. Please fill all names correctly. All communications shall be sent to the correspondence address of only the First Named Account Holder as specified in BO Account Opening Form -02.

Application No.....

Date (DDMMYYYY).....

Name of CDBL Participant (Up to 99 Characters) <div style="text-align: center; font-size: 1.2em; font-weight: bold;">FIRST CAPITAL SECURITIES LIMITED</div>	CDBL Participant ID..... <div style="border: 1px solid black; padding: 2px; text-align: center; font-weight: bold;">4 4 3 0 0</div>
Account holder's BO ID <div style="border: 1px solid black; padding: 2px; text-align: center;">1</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">2</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">0</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">4</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">4</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">3</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">0</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">0</div> <div style="border: 1px solid black; padding: 2px; text-align: center;"> </div> <div style="border: 1px solid black; padding: 2px; text-align: center;"> </div> <div style="border: 1px solid black; padding: 2px; text-align: center;"> </div> <div style="border: 1px solid black; padding: 2px; text-align: center;"> </div>	
Name of Account Holder (Insert full name starting with Title i.e. Mr. / Mrs. / Ms / Dr, abbreviate only if over 30 characters) <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	

I / We nominate the following person(s) who is/are entitled to receive securities outstanding in my/our account in the event of the death of the sole holder / all the joint holders.

1. Nominee / Heirs Details

Nominee 1
 Name in Full

Short Name of Nominee (Insert full name starting with Title i.e. Mr. / Mrs. / Ms / Dr, abbreviate only if over 30 characters) <div style="border: 1px solid black; height: 15px; width: 100%;"></div>	Title i.e. Mr. / Mrs. <div style="border: 1px solid black; height: 15px; width: 100%;"></div>
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Relationship with A/C Holder:..... Percentage (%)

Address

City.....Post Code.....State / DivisionCountry.....Telephone.....

Mobile Phone.....Fax.....E-mail.....

Passport No.....Issue Place..... Issue Date..... Expiry Date.....

Residency: Resident Non Resident Nationality.....Date Of Birth (DDMMYYYY)

Guardian's Details (if Nominee is a Minor)
 Name in Full

Short Name (Insert full name starting with Title i.e. Mr. / Mrs. / Ms / Dr, abbreviate only if over 30 characters)

Relationship with NomineeDate of Birth of Minor (DDMMYYYY) Maturity Date of Minor(DDMMYYYY)

Address

City.....Post Code.....State / DivisionCountry.....Telephone.....

Mobile Phone.....Fax.....E-mail.....

Passport No.....Issue Place..... Issue Date..... Expiry Date.....

Residency: Resident Non Resident Nationality..... Date Of Birth (DDMMYYYY)

Nominee 2
Name in Full
.....

Short Name of Nominee (Insert full name starting with Title i.e. Mr. / Mrs. / Ms / Dr, abbreviate only if over 30 characters) Title i.e. Mr. / Mrs.

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Relationship with A/C Holder:..... Percentage (%).....

Address
.....

City.....Post Code.....State / DivisionCountry.....Telephone.....

Mobile Phone..... Fax..... E-mail.....

Passport No.....Issue Place.....Issue Date.....Expiry Date.....

Residency: Resident Non Resident Nationality.....Date Of Birth (DDMMYYYY)

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Guardian's Details (if Nominee is a Minor)
Name in Full
.....

Short Name (Insert full name starting with Title i.e. Mr. / Mrs. / Ms / Dr, abbreviate only if over 30 characters)

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Relationship with NomineeDate of Birth of Minor (DDMMYYYY)Maturity Date of Minor(DDMMYYYY).....

Address
.....

City.....Post Code.....State / DivisionCountry.....Telephone.....

Mobile Phone..... Fax..... E-mail.....

Passport No.....Issue Place..... Issue Date..... Expiry Date.....

Residency: Resident Non Resident Nationality.....Date Of Birth (DDMMYYYY)

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2. Photograph of Nominees / Heirs

Please paste recent passport size Photograph	Please paste recent passport size Photograph	Please paste recent passport size Photograph	Please paste recent passport size Photograph
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Nominee / Heir 1
Nominee / Heir 2
Guardian 1
Guardian 2

	Name	Signature
Nominee / Heir 1		
Guardian 1		
Nominee / Heir 2		
Guardian 2		
First Account Holder		
Second Account Holder		



Branch:

01. Name of Account Holder: _____

02. Account Type: _____ 03. Trading ID: _____

04. BO Account No.: _____

05. Name of Officer Opening the Account: _____

06. Nature of Business and Source of Fund: _____

07. Describe how the source of fund has been verified, and confirmation of whether or not the amount of transaction is commensurate with the nature of business described when the relationship was established: _____

08. Who is the Beneficial Owner of the account (Detailed information of the shareholder controlling the company and the single shareholder holding 20% or more share): _____

09. Passport No. : _____ Photocopy Obtained? Yes/No (If Applicable)

09. Voter ID Card No. : _____ Photocopy Obtained? Yes/No (If Applicable)

10. National ID Card No.: _____ Photocopy Obtained? Yes/No (If Applicable)

11. TIN No. : _____ Photocopy Obtained? Yes/No (If Applicable)

12. VAT Registration No. : _____ Photocopy Obtained? Yes/No (If Applicable)

13. Driving License No. : _____ Photocopy Obtained? Yes/No (If Applicable)

14. For Non-Resident and Foreigners ensure the reason for opening the account in Bangladesh. Type of visa (Resident/Work): _____

15. What does the Customer do/in what type of business is the customer engaged?

Sl.	Category	Risk Level	Score
01	Jewelry/Gems Trade	High	5
02	Money Changer/Courier Service Agent	High	5
03	Real Estate Agent	High	5
04	Promoter of Construction Project	High	5
05	Offshore Corporation	High	5
06	Arts/Antique Dealer	High	5
07	Owner of Restaurant/ Bar/Night Club/Residential Hotel	High	5
08	Import/Export Agent	High	5
09	Cash Investor (Monthly Cash Investment > Tk. 25 Lac)	High	5
10	Share/Stock Broker	High	5
11	Manpower Export Business	High	5
12	Operations in Multiple Locations	High	5
13	Movie Producer/Distribution Agency	High	5
14	Arms Trade	High	5
15	Mobile Phone Operator	High	5
16	Traders (Annual Turnover of More than Tk. 1 Crore)	High	4
17	Travel Agent	High	4
18	Transport Operator	Medium	3
19	Auto Dealer (Reconditioned Car)	Medium	3
20	Leasing/Finance Company	Medium	3
21	Freight/Shipping/Cargo Agent	Medium	3

Sl.	Category	Risk Level	Score
22	Insurance/Brokerage Agency	Medium	3
23	Religious Institute/Organization	Medium	3
24	Amusement Organization/Park	Medium	3
25	Motor Parts Trader	Medium	3
26	Tobacco & Cigarette Business	Medium	3
27	Auto Primary (New Car)	Low	2
28	Shop Owner (Retail)	Low	2
29	Business Agents	Low	2
30	Small Trader (Annual Turnover less than Tk. 50 Lac)	Low	2
31	Self-Employed Professional/ Entrepreneur	Low	2
32	Corporate Customer	Low	2
33	Hardware/Construction Materials Trader	Low	2
34	Computer/Mobile Phone Dealer	Low	2
35	Software Business	Low	1
36	Manufacturer (Other than Arms)	Low	1
37	Retired from Service	Low	0
38	Service	Low	0
39	Student	Low	0
40	Housewife	Low	0
41	Farmer	Low	0
42	Others _____ (Risk Score may be assigned depending on Category)		

NOTE: For tables 16-21 below. The Upper Limit of a Level will fall under the same Level.
For Example, Tk. 50 Lac will fall under the Level 0-50 Lac

16. What is the Net Worth? Sales Turnover of the Customer:

Amount (Tk.)	Risk Level	Risk Rating
0 - 50 Lac	Low	0
50 Lac - 2 Crore	Medium	1
>2 Crore	High	3

17. How was the account opened:

Type	Risk Level	Risk Rating
By the Relationship Manager/Branch	Low	0
By Direct Sales Agent	Medium	1
Internet	High	3
Walk-in/Unsolicited	High	3

18. Expected Amount of Monthly Total Transactions:

Amount of total Transaction in Trading A/C (Tk. Lac)	Risk Level	Risk Rating
0 - 10	Low	0
10 - 50	Medium	1
>50	High	3

19. Expected Number of Monthly Total Transactions:

Number of total Transaction in Trading A/C	Risk Level	Risk Rating
0 - 100	Low	0
101 - 250	Medium	1
>250	High	3

20. Expected Amount of Monthly Cash Transactions:

Amount of Cash Transaction in Trading A/C (Tk. Lac)	Risk Level	Risk Rating
0 - 15	Low	0
16 - 30	Medium	1
>30	High	3

21. Expected Number of Monthly Cash Transactions:

Number of Cash Transaction in Trading A/C	Risk Level	Risk Rating
0 - 15	Low	0
16 - 30	Medium	1
>30	High	3

22. Overall Risk Assessment:

Total Calculated Rating	Risk Rating	Risk Assessment	Meaning
	>=14	High	(Risk of Money Laundering is High)
	<14	Low	(Risk of Money Laundering is Low)

Comments:

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(* Although Risk Rating may be less than 14, nevertheless the customer may be classified as High Risk Customer depending on subjective judgment mentioning reasons)

23. Has the address(es) of the Account Holder been verified?	Yes / No
24. If Yes, How verified?	

25. Politically Exposed Persons (PEPs): (Ref.: AML Circular No. 24)	
A. Obtained Approval from Senior Management?	Yes / No
B. Source of Fund:	
C. Face to Face Interview with the Customer:	Yes / No

Prepared by: (A/C Opening Officer/Customer Service Officer) Signature (with Seal): Name: Date:	Approved by: (Branch Manager/ Branch In charge) Signature (with Seal): Name: Date:
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26. When was the Account related information Reviewed & Updated last?

Reviewed & Updated by: Signature: Name: Date:



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FIRST CAPITAL
Securities Limited
Stock Broker & Stock Dealer of DSE & CSE

Signatory Card

Code No:

(1 st Applicant)	(2 nd Applicant)	(Power of Attorney)	(Nominee)
Name:	Name:	Name:	Name:
Signature	Signature	Signature	Signature

Special Instruction (if any)